



The American Health Care Act: Your Questions Answered

March 10, 2017|Speaker Ryan Press Office

You've heard the news: Earlier this week, House Republicans introduced [the American Health Care Act](#)—legislation that keeps our promise to repeal Obamacare and replace it with a truly patient-centered system.

Here is [what you need to know](#) about the plan, and here are answers to some questions you may have:

Q: Why doesn't this bill include reforms like allowing insurance to be sold across state lines?

A: To put a repeal and replace bill on [President Trump's](#) desk—and prevent a filibuster by Senate Democrats—we are using the [budget reconciliation process](#). Those rules don't allow for certain kinds of reforms, particularly those that have to do with regulations, but we are advancing these ideas simultaneously through the legislative process. [Here's more on the three prongs of repeal and replace](#).

Q: Is this 'Obamacare 2.0' or 'Obamacare-Lite'?

A: Of course not. Obamacare is a Washington-driven system built on higher spending, higher taxes, and onerous mandates. [The American Health Care Act](#) does the opposite. We send power back to the states and to patients. We will eliminate the taxes and mandates so that people are no longer forced to buy insurance they don't want and can't afford. Our bill will deliver the control and choices Americans need to get the coverage that's right for them. Also, this bill is just one part of a larger, [step-by-step approach to repealing and replacing Obamacare](#).

Q: Why not just pass the last repeal bill Congress put on President Obama's desk?

A: For a number of reasons, but primarily because we promised to both repeal AND replace this law. And this bill is simply better. It includes conservative reforms from the Better Way agenda we put forward last June, such as ending the way the tax code discriminates against people who don't get health coverage through their job, expanded Health Savings Accounts, and much greater state control over health care dollars. Not to mention, the bill's Medicaid reforms represent the biggest entitlement reform in a generation.

Q: The tax reforms you just mentioned—does that mean another government-funded entitlement?

A: No. Whereas Obamacare represented a new entitlement program through a government takeover of health care, our plan will help ensure that small business owners, people moving from job to job, or early retirees have quality, affordable health care options—just like those who receive insurance through work or a government program. Available to those under a certain income who do not receive health coverage through work or a government program, these credits will be age-based, portable, and help create a true market for quality coverage. With this tax credit, we'll incentivize competition to ensure there are quality, affordable plans for purchase. This is a policy conservatives have long advocated.

Q: How many people will be covered by this plan?

A: Our goal is to make sure every American has access to the coverage they want and can afford. And as we move to that better system, there will be a stable transition so the rug isn't pulled out from under anyone. Our plan will protect the most vulnerable by strengthening Medicaid and giving power back to the states. What's more, the advanceable, refundable tax credits will encourage competition and put consumers in the driver's seat. That's the kind of choice and control Americans deserve.

Q: Where is the Congressional Budget Office score?

A: We expect to have a Congressional Budget Office score well before this legislation goes to the House floor for a vote.

Q: Will your bill protect people with pre-existing conditions?

A: Yes. Our plan will introduce the Patient and State Stability Fund to help finance solutions designed by state leaders to meet the specific needs of their populations. Ultimately, our plan will give states the flexibility they need to protect their most vulnerable citizens.

Q: Do we have to pass the bill to find out what's in it?

A: No. Read the bill online at readthebill.gov. It is largely based on the [Better Way](#) plan Republicans put forward last June. And it will be scrutinized by four separate committees before it goes to the House floor. It is part of a transparent, step-by-step approach with [three prongs](#): the *American Health Care Act*; administrative actions taken by HHS Secretary Price and the Trump administration; and additional legislative policies that can't be included in the reconciliation bill. Put simply: Our unified Republican government is keeping its promise and delivering for the American people.

To learn more about the *American Health Care Act*, visit speaker.gov/healthcare and readthebill.gov.